

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RICHARD WARD
MARY WARD
Debtor(s)

Case No. 09-18865

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/26/2009.
- 2) The plan was confirmed on 08/07/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/16/2013.
- 6) Number of months from filing to last payment: 53.
- 7) Number of months case was pending: 56.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$52,800.00.
- 10) Amount of unsecured claims discharged without payment: \$3,001.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$53,981.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$53,981.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,274.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,488.09
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,762.09

Attorney fees paid and disclosed by debtor: \$226.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP	Secured	11,545.00	11,318.83	11,318.83	11,318.83	1,079.20
CCA	Unsecured	330.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	200.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	140.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	109.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	31.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	16.00	NA	NA	0.00	0.00
CHASE HOME FINANCE	Secured	2,724.00	3,074.00	3,074.00	3,074.00	0.00
CHASE HOME FINANCE	Secured	0.00	0.00	0.00	0.00	0.00
CORRECT ROOFING & CONSTRUCTION	Unsecured	70.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	11,004.00	11,004.04	11,004.04	11,004.04	0.00
FFCC COLUMBUS INC	Unsecured	331.00	331.18	331.18	331.18	0.00
FFCC COLUMBUS INC	Unsecured	284.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	1,547.00	1,553.21	1,553.21	1,553.21	0.00
IC SYSTEM	Unsecured	103.00	103.50	103.50	103.50	0.00
IC SYSTEM	Unsecured	101.00	101.25	101.25	101.25	0.00
ILLINOIS COLLECTION SERVICE	Unsecured	203.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	3,014.00	0.00	0.00	0.00	0.00
MEA ELKGROVE VILLAGE INC	Unsecured	136.00	NA	NA	0.00	0.00
MED BUSINESS BUREAU	Unsecured	197.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	74.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	208.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	783.00	679.23	679.23	679.23	0.00
PHYSICIAN ANESTHESIA ASSOC	Unsecured	76.00	NA	NA	0.00	0.00
RICHARD SCHMIDT DDS	Unsecured	863.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	NA	219.03	219.03	219.03	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SANTANDER CONSUMER USA	Secured	15,184.00	15,184.00	15,184.00	15,184.00	1,630.72
TALBOTS	Unsecured	269.00	298.56	298.56	298.56	0.00
VANDA LLC	Unsecured	1,310.00	1,370.51	1,370.51	1,370.51	0.00
VISTA MEDICAL CENTER	Unsecured	386.00	271.65	271.65	271.65	0.00
WEST ASSET MANAGEMENT	Unsecured	64.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,074.00	\$3,074.00	\$0.00
Debt Secured by Vehicle	\$26,502.83	\$26,502.83	\$2,709.92
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$29,576.83	\$29,576.83	\$2,709.92
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$15,932.16	\$15,932.16	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,762.09</u>	
Disbursements to Creditors	<u>\$48,218.91</u>	
TOTAL DISBURSEMENTS :		<u>\$53,981.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/09/2014

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.